Georgia Resource Guide

Leasing & Deposit Assistance, Budgeting Support

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Below is a list of Georgia resources for help with rental security deposits and move-in costs, plus free budgeting and financial coaching support. Availability and funding levels shift often with these programs, so call ahead to confirm current status before applying.

Security Deposit & Move-In Assistance

Georgia Rental Assistance (GRA)

Statewide program through the GA Department of Community Affairs. Can help pay rent, utilities, and housing-related costs including deposit fees and application fees, even if you've already been evicted. Household income must be at or below 80% AMI. Apply at georgiarentalassistance.ga.gov.

Local Housing Authorities

County and city housing authorities across Georgia run their own emergency assistance and deposit programs, rules and funding vary by county. Check with the housing authority in your specific county.

Society of St. Vincent de Paul Georgia (SVdP)

Offers financial assistance for security deposits and works directly with landlords to resolve tenant issues. No cost for advertising vacancies. svdpgeorgia.org.

Catholic Charities (regional offices)

Offers emergency financial assistance including rent and deposit help through local community centers. Call the nearest office directly to ask what's currently available.

City-specific programs (Savannah, Atlanta, etc.)

Several Georgia cities run their own eviction prevention and deposit assistance resources for renters. Example: City of Savannah's Security Deposit & Eviction Prevention Assistance program, savannahga.gov.

GA/RYSE Housing Support

For young adults formerly in foster care, can help with rental and utility deposits plus household startup costs. garyse-ilp.org.

Note: Many of these programs require income verification (commonly at or below 80% AMI) and proof of the deposit notice or invoice. Confirm eligibility before applying to save time.

Security Deposit Alternative Companies

These companies replace a large upfront cash deposit with a smaller non-refundable fee or ongoing monthly payment. Not a grant, this is a paid product, and the landlord/property must accept it.

Jetty Deposit

Lets renters pay a small monthly fee instead of a lump-sum deposit. jetty.com

Rhino

Replaces large upfront security deposits with small monthly insurance payments. sayrhino.com

Leap Deposit Alternative

Deposit coverage program for renters who can't afford the upfront cash.

Obligo

Deposit-free renting, tenant links a bank account or credit card for coverage instead. myobligo.com

SureDeposit

Insurance-based deposit alternative, works with property owners directly.

Flex Deposit

Splits the security deposit itself into monthly payments. getflex.com

TheGuarantors

Acts as a lease guarantor for renters who don't qualify on their own, pays the landlord if you default, then you repay them.

Insurent

Provides lease guarantees, approved renters pay a small fee (often a % of annual rent) instead of needing a co-signer. Major cities.

Rent Installment / Split-Pay Apps

These split a rent payment into smaller chunks over the month rather than one lump sum. All charge a fee or membership cost, and some require a credit check. Best for timing cash flow, not for covering an actual shortfall.

PayLaterr

Splits rent or bills into smaller payments. Sign up: paylaterr.com/sign-up?referral=WNICN9UZ

Flex

Splits your rent into two payments each month, works with any landlord (no integration needed). Charges a $5.99/month membership, a 0.5% processing fee, plus up to 3% split fee. Requires a credit check. getflex.com

Split Pay (Rent App)

Splits rent into two payments; pays the landlord in full up front, you repay in two chunks. No credit check required, works anywhere.

Livble

Covers your full rent upfront, then you repay them in 2, 3, or 4 installments. Charges a $30/month fee if you choose to split.

Budgeting & Financial Coaching (Free)

GreenPath Financial Wellness

Free, confidential budget counseling and financial coaching, NFCC and HUD-certified. Call 877-337-3399 to connect with a coach on budgeting, debt, credit, and housing.

InCharge Debt Solutions

Free nonprofit credit counseling and budgeting help for Georgia residents. Reviews income, debts, and expenses to build a realistic plan. incharge.org.

Operation HOPE

Nonprofit working to disrupt poverty through financial coaching, credit building, and small business support for low-to-moderate income individuals.

United Way of Central Georgia – Financial Literacy

Curated list of budgeting tools, classes, and financial education resources across Central Georgia.

Georgia Department of Community Affairs (DCA) Housing Counseling

HUD-approved housing counseling agencies statewide, covers budgeting, pre-purchase counseling, and rental counseling. dca.georgia.gov.

Reach out anytime if you'd like help figuring out which of these to start with, or if you want help getting an application together.